



## 1380.0.55.012 - Perspectives on Regional Australia, Housing Arrangements - Homes Owned with a Mortgage in Local Government Areas, 2011

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## Summary

### Introduction

Introduction

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### INTRODUCTION

Home mortgage costs, according to data collected in the Census, have shown large increases from 2006 to 2011 in Australia. Median monthly mortgage repayments rose from \$1,300 in 2006 to \$1,800 in 2011, an increase of 38.5%. Overall, mortgage and rental costs have increased more than wages; the median weekly household income increased from \$1,027 in 2006 to \$1,234 in 2011, up 20.2%. The median weekly household rent rose to \$285 from \$191 in 2006, an increase of 49.2%.

This article focuses on households that have a mortgage for the dwelling in which they were counted on Census Night. The Census provides a snapshot in time of housing tenure and housing mortgage repayments in Australia. Housing costs are often the largest regular expense for many Australians and this article looks at how the costs of owning a home vary in regions across Australia, and how these costs changed between 2006 and 2011. Data from the Survey of Income and Housing shows the proportion of average weekly income spent on housing costs for owners with a mortgage was 18% in 2011-12, including rate payments (general and water) (Endnote 1). In this article, mortgage repayments are analysed and for many people this is the largest portion of their total housing costs.

It is important for local communities to understand the changing costs of housing in their local area, as this impacts on where people choose to live, and the local service and infrastructure planning for a region. Knowing the number of householders with a mortgage in a Local Government Area (LGA), and their housing costs, can assist local governments, businesses and social service providers to understand the financial circumstances of clients and customers.

This article is the second in a series which uses Census data to explore home ownership and rental rates across Australia, in the states and territories, and in LGAs. The first article was Perspectives on Regional Australia, Housing Arrangements - Home Ownership in Local Government Areas, 2011 (cat. no. 1380.0.55.010). A forthcoming article will analyse household rental costs.

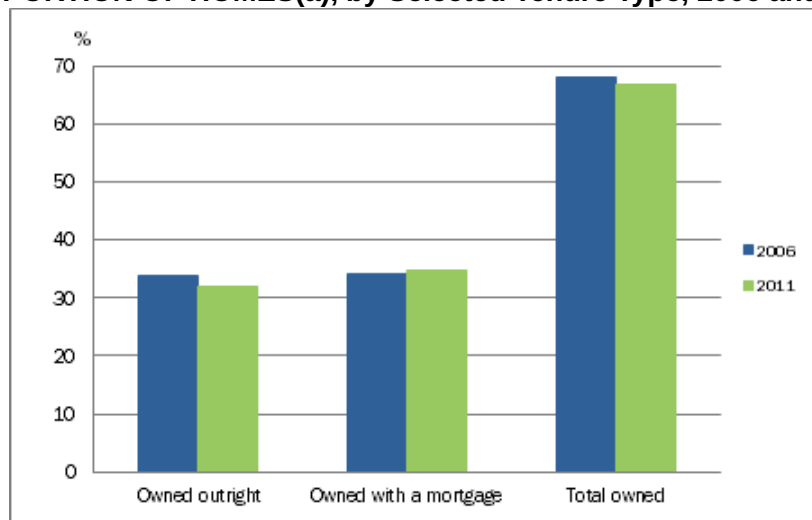
Regional data used in this article are provided in the datacube available via the Downloads tab.

### HOMES OWNED WITH A MORTGAGE IN AUSTRALIA

Just over two-thirds (67.0%) of Australian households owned their home in 2011, down from 68.1% in 2006. Of these households, some owned their home outright and some with a mortgage. Between the

2006 and 2011 Censuses, the proportion of households that owned their dwelling with a mortgage increased (from 34.1% in 2006 to 34.9% in 2011), while the proportion of households that owned their dwelling outright decreased (from 34.0% in 2006 to 32.1% in 2011).

#### PROPORTION OF HOMES(a), by Selected Tenure Type, 2006 and 2011



(a) Total occupied private dwellings, excluding 'Visitor only' and 'Other non-classifiable' households.

Source: ABS Census of Population and Housing, 2006 and 2011

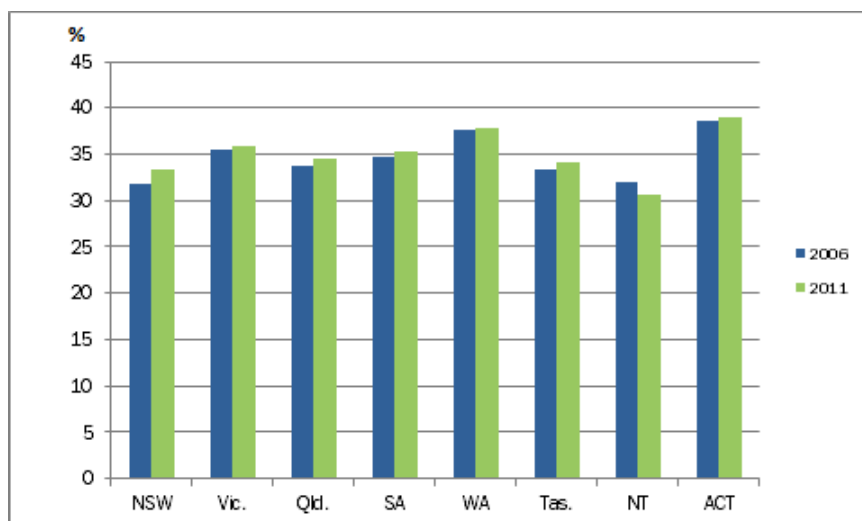
Mortgage costs in Australia have changed over the five years from 2006 to 2011, with median monthly mortgage repayments increasing from \$1,300 in 2006 to \$1,800 in 2011, an increase of 38.5 per cent. Mortgage costs, as reported in the Census, can reflect amounts that are more than the minimum repayment that a household is required to make as households may choose to reduce their mortgages at a faster rate.

For other national housing statistics, see Housing Occupancy and Costs, 2011-12 (cat. no. 4130.0).

#### HOMES OWNED WITH A MORTGAGE IN THE STATES AND TERRITORIES

In 2011, the proportion of dwellings owned with a mortgage was highest in the Australian Capital Territory and Western Australia, 38.9% and 37.8% respectively, and lowest in the Northern Territory (30.6%). Between 2006 and 2011, all states and territories, except the Northern Territory, recorded an increase in the proportion of dwellings owned with a mortgage. New South Wales had the highest increase, from 31.9% in 2006 to 33.4% in 2011.

#### PROPORTION OF HOMES(a) OWNED WITH A MORTGAGE, by State and Territory, 2006 and 2011



(a) Total occupied private dwellings, excluding 'Visitor only' and 'Other non-classifiable' households.  
Source: ABS Census of Population and Housing, 2006 and 2011

## Mortgage Repayments

The following table presents the median mortgage repayments in each state and territory in Australia, in 2006 and 2011, and shows the change over that period. The Northern Territory and the Australian Capital Territory reported the highest median mortgage repayments of over \$2,000, followed by New South Wales (\$1,993) and Western Australia (\$1,950).

The Northern Territory recorded the biggest increase in median monthly mortgage repayments (in dollar terms), increasing to \$2,058 in 2011 from \$1,300 in 2006, an increase of \$758 (or 58.3%).

### MEDIAN MONTHLY MORTGAGE REPAYMENTS(a), by State and Territory, 2006 and 2011

State/Territory	Median Mortgage Repayment		Change	
	2006 (\$/month)	2011 (\$/month)	(\$)	(%)
New South Wales	1 517	1 993	476	31.4
Victoria	1 254	1 700	446	35.6
Queensland	1 300	1 850	550	42.3
South Australia	1 018	1 500	482	47.3
Western Australia	1 213	1 950	737	60.8
Tasmania	867	1 300	433	49.9
Northern Territory	1 300	2 058	758	58.3
Australian Capital Territory	1 500	2 167	667	44.5
<b>Australia(b)</b>	<b>1 300</b>	<b>1 800</b>	<b>500</b>	<b>38.5</b>

(a) Applicable to occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household. Excludes 'Visitor only' and 'Other non-classifiable' households.

(b) Includes Other Territories.

Cells in this table have been randomly adjusted to avoid the release of confidential data.

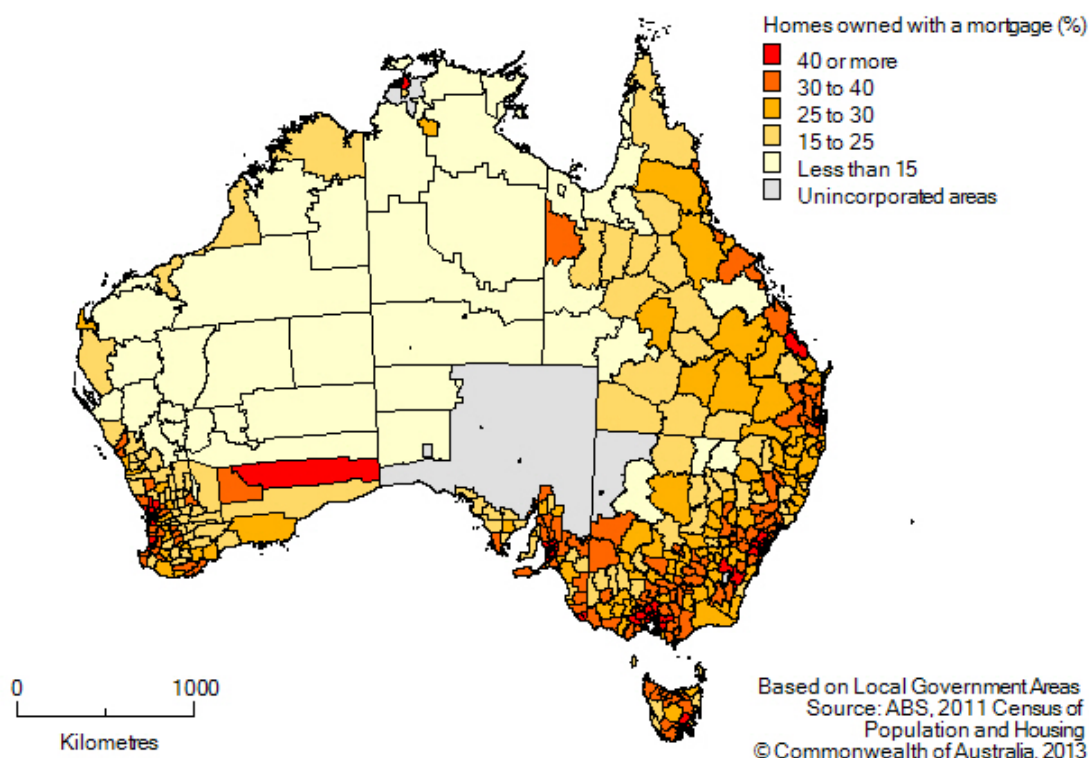
Source: ABS Census of Population and Housing, 2006 and 2011.

The fastest increase (in percentage terms) in median monthly mortgage repayments occurred in Western Australia, increasing by 60.8% to \$1,950 in 2011 from \$1,213 in 2006. New South Wales and Victoria had the slowest growth in median monthly mortgage repayments, with 31.4% and 35.6% respectively

## HOMES OWNED WITH A MORTGAGE IN LOCAL GOVERNMENT AREAS

In 2011, the proportion of homes owned with a mortgage varied considerably across LGAs as shown in the following map. High proportions of homes owned with a mortgage were clustered around the outer areas of capitals cities, consistent with urban expansion as new land is released for housing development. For more detail, see the maps showing LGAs in each state and territory.

### HOMES OWNED WITH A MORTGAGE(a), by Local Government Area, Australia, 2011



(a) The number of occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

### High proportion of homes owned with a mortgage

Many factors can influence the proportion of homes owned with a mortgage in a region. These factors can vary from region to region and may include:

- economic conditions, such as home loan interest rates, construction costs and the ability to resell the property;
- the affordability and availability of land and housing;
- people's willingness to get a mortgage and their life cycle stage;
- population change, including growth and turnover; and
- people's desire to live and buy a house in the region, including factors such as the amenity of the region, availability of services, facilities, education and employment opportunities.

The LGAs in Australia with the highest proportions of homes owned with a mortgage were characterised by urban expansion and growing populations, located on the fringe or outer areas of capital cities. Of the ten LGAs with the highest proportion of homes owned with a mortgage in Australia, four were located in Victoria, three in Western Australia, two in South Australia and one in New South Wales; all with a proportion over 50%.

The LGA with the highest proportion of homes owned with a mortgage was Serpentine-Jarrahdale, south east of Perth in Western Australia, with a rate of 55.3%. This compared with 34.9% for Australia and 37.8% for Western Australia.

## PROPORTION OF HOMES(a) OWNED WITH A MORTGAGE, Ten Highest Local Government Areas, 2011

Local Government Area	State/Territory	Homes owned with a mortgage	Total occupied private dwellings		Median age(b) (years)
		(%)	2011 (no.)	2006-2011 (% change)	
Serpentine-Jarrahdale	WA	55.3	5 643	36.7	35
Melton	Vic.	55.0	34 976	38.9	32
Mallala	SA	54.4	2 919	10.1	40
Wanneroo	WA	53.6	49 876	36.3	32
Casey	Vic.	53.1	80 471	16.8	33
Camden	NSW	52.7	17 874	13.7	34
Golden Plains	Vic.	51.0	6 299	14.3	39
Light	SA	50.8	4 789	13.9	38
Wyndham	Vic.	50.5	52 799	43.9	32
Chittering	WA	50.2	1 505	27.4	41

(a) Applicable to occupied private dwellings, excluding 'Visitor only' and 'Other non-classifiable' households.

(b) Data item refers to the median age of the usually resident LGA population.

Cells in this table have been randomly adjusted to avoid the release of confidential data.

Source: ABS Census of Population and Housing, 2006 and 2011.

Other LGAs in Western Australia with a high proportion of homes owned with a mortgage included Wanneroo and Chittering. Wanneroo encompasses both urban and rural areas and is located north of Perth on its urban fringe. Wanneroo experienced the largest population growth of all LGAs for Western Australia between 2006 and 2011, with 41,135 people (37.1%) and growth in the number of occupied private dwellings of 36.3%. Chittering is found in the Wheatbelt region of Western Australia, just beyond the north-eastern fringe of the Perth metropolitan area.

The four LGAs in Victoria with a high proportion of homes owned with a mortgage were Melton, Casey, Golden Plains and Wyndham. Melton and Casey are both less than 50 kilometres from Melbourne; Wyndham is located on the south-western fringe of Melbourne and Golden Plains is a rural area in the south-west of Victoria, between Geelong and Ballarat. Wyndham experienced the largest population growth for an LGA in Victoria, with 48,879 people (43.4%) between 2006 and 2011 and 43.9% growth in the number of occupied private dwellings.

Mallala and Light in South Australia are about an hour north of the Adelaide city centre, and offer rural living and localities with housing developments underway and planned for the future (Endnote 2).

Camden in New South Wales is located in the south-western fringe of Sydney.

As people progress through different life cycle stages and their family structures and financial situations change, so do their housing needs and preferences. People generally follow a pattern of renting in early adulthood, moving to home purchase and mortgages when forming relationships and raising a family, to owning a home outright in older age (Endnote 3). As the table above shows, the LGAs with the highest proportion of homes owned with a mortgage had median ages between 32 to 41 years, typical of the stage of life at which people tend to have a mortgage.

### Low proportion of homes owned with a mortgage

The LGAs in Australia with the lowest proportions of homes owned with a mortgage were mostly located in the Northern Territory and far north Queensland and were characterised by their remoteness and high proportions of Aboriginal and Torres Strait Islander people. Aboriginal and Torres Strait Islander people made up 75% or more of the populations of all the LGAs in the following table, except Ashburton in Western Australia. This LGA is a vast region in the Pilbara, known for mining, agriculture and fishing. Over 80% of the dwellings in Ashburton were rented on Census Night in 2011. The next article in this series will analyse rental rates in LGAs in more detail.

## LOW PROPORTION OF HOMES(a) OWNED WITH A MORTGAGE, by Local Government Area(b), 2011

Local Government Area	State/ Territory	Homes owned with a mortgage (%)	Total occupied private dwellings (no.)	Aboriginal and Torres Strait Islander people (%)
East Arnhem	NT	0.3	1 204	91.2
West Arnhem	NT	0.4	1 027	75.3
Northern Peninsula Area	Qld.	0.5	562	85.4
MacDonnell	NT	0.8	1 007	84.5
Central Desert	NT	1.1	665	80.0
Tiwi Islands	NT	1.6	558	87.8
Victoria-Daly	NT	2.1	1 171	79.2
Halls Creek	WA	2.2	729	78.2
Roper Gulf	NT	3.4	1 077	81.8
Ashburton	WA	3.5	1 937	9.3

(a) Applicable to occupied private dwellings, excluding 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with proportions of zero and LGAs with a total occupied private dwelling count under 500 dwellings are excluded from this table.

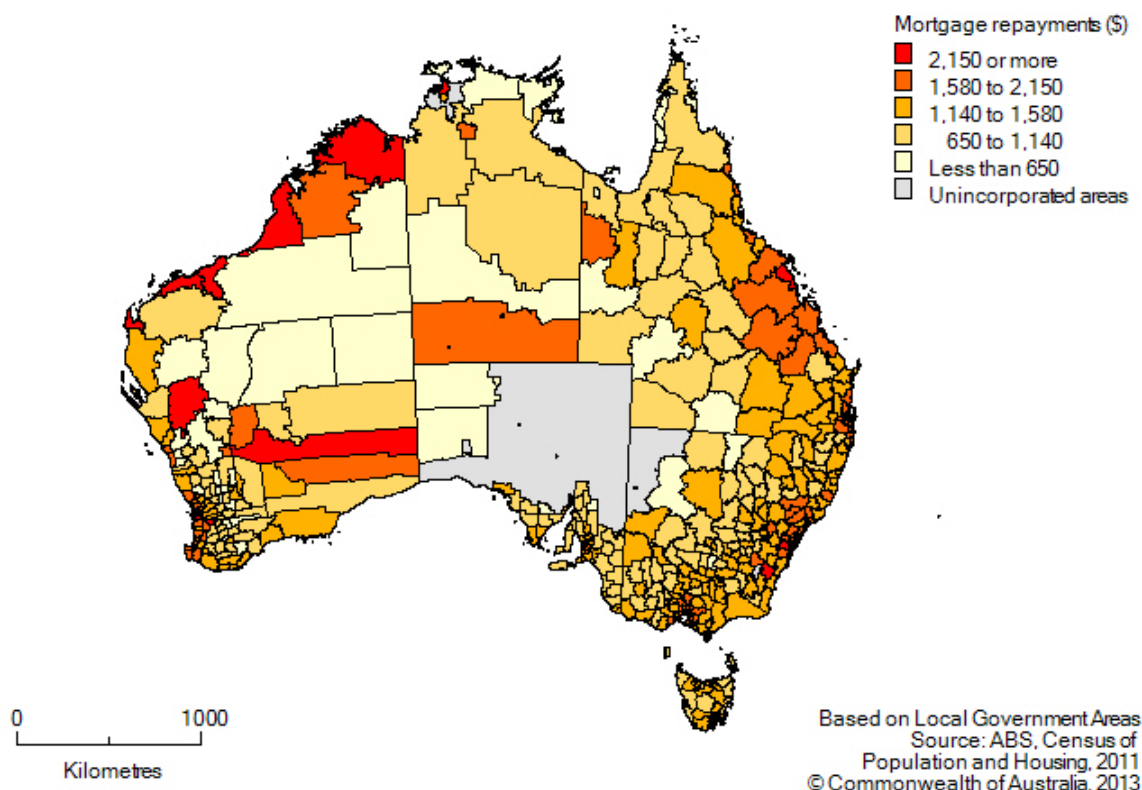
Cells in this table have been randomly adjusted to avoid the release of confidential data.

Source: ABS Census of Population and Housing, 2011.

## Median monthly mortgage repayments

Median monthly mortgage repayments among LGAs varied from under \$500 to over \$3,000, with the highest repayments reported in some LGAs in Sydney, New South Wales and the coastal areas and mining regions of Western Australia.

## MEDIAN MONTHLY MORTGAGE REPAYMENTS(a), by Local Government Area, Australia, 2011



(a) Applicable to occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household. Excludes 'Visitor only' and 'Other non-classifiable' households.

The highest median monthly mortgage repayments were around \$3,000 per month, in New South Wales and Western Australia. All the LGAs in New South Wales with high mortgage costs are located in the Greater Sydney region. Cottesloe and Nedlands in Western Australia are located in the Greater

Perth region, while Roebourne is located outside the Perth region.

### HIGHEST MEDIAN MONTHLY MORTGAGE REPAYMENTS(a), by Local Government Area(b), 2011

Local Government Area	State/Territory	Median mortgage repayments (\$/month)	Homes owned with a mortgage (no.)
Woollahra	NSW	3 250	4 762
Manly	NSW	3 033	4 360
Mosman	NSW	3 033	2 830
Hunters Hill	NSW	3 000	1 422
Ku-ring-gai	NSW	3 000	13 067
Leichhardt	NSW	3 000	7 019
Pittwater	NSW	3 000	7 544
Waverley	NSW	3 000	5 943
Cottesloe	WA	3 000	696
Nedlands	WA	3 000	2 000
Roebourne	WA	3 000	775

(a) Applicable to occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household. Excludes 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with total occupied dwelling count under 500 dwellings are excluded from this table.

Cells in this table have been randomly adjusted to avoid the release of confidential data.

Source: ABS Census of Population and Housing, 2011.

### Homes owned with a mortgage over time

In all states, most LGAs (over 57%) had an increase in the proportion of dwellings owned with a mortgage. In the Northern Territory, over half (56%) of the LGAs had a decrease in the proportion of dwellings owned with a mortgage.

The LGAs with the biggest growth in homes owned with a mortgage between 2006 and 2011 are shown in the following table.

### BIGGEST GROWTH IN THE PROPORTION OF DWELLINGS(a) OWNED WITH A MORTGAGE, by Local Government Area(b), 2006 and 2011

Local Government Area	State/Territory	Dwellings owned with a mortgage (%)		Difference(c) (% points)
		2006	2011	2006-2011
Weipa	Qld.	7.9	31.1	23.2
Flinders Ranges	SA	29.0	34.7	5.7
Wagin	WA	25.9	31.2	5.3
Lower Eyre Peninsula	SA	32.3	37.4	5.1
Botany Bay	NSW	26.2	30.8	4.7
Jerilderie	NSW	20.8	25.4	4.5
Serpentine-Jarrahdale	WA	50.8	55.3	4.5
Strathfield	NSW	27.0	31.2	4.3
West Coast	Tas.	20.2	24.5	4.3
Boyup Brook	WA	23.6	27.9	4.3

(a) Total occupied private dwellings, excluding 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with a total occupied private dwelling count under 500 dwellings are excluded from this table.

(c) This calculation is the difference between the percentages from 2006 and 2011 and uses original unrounded data.

Cells in this table have been randomly adjusted to avoid the release of confidential data.

Source: ABS Census of Population and Housing, 2006 and 2011.

The LGA of Weipa, in far north Queensland, had the biggest increase in the proportion of homes owned with a mortgage, which increased by 23.2 percentage points from 7.9% in 2006 to 31.1% in 2011. This LGA is characterised by its remoteness and high proportion of workers in the mining



industry (the main industry of employment was Metal Ore Mining) in 2011.

Aboriginal and Torres Strait Islander people made up 18.6% of the population of Weipa at the 2011 Census. The proportion of Aboriginal and Torres Strait Islander households increased from 16.8% to 18.8%. The proportion of Aboriginal and Torres Strait Islander households who owned their home with a mortgage more than doubled between Censuses, from 7.2% in 2006 to 14.9% in 2011.

The LGAs of Flinders Ranges and Lower Eyre Peninsula, in South Australia, and Wagin in Western Australia had an increase in the proportion of homes owned with a mortgage, of over five percentage points between 2006 and 2011.

### Median monthly mortgage repayments over time

Many factors can influence the change in median mortgage repayments over time in a region, and this may reflect varying regional conditions such as their local economic circumstances, regional housing supply and demand, and the age and life stage of their local population. Other factors to consider are population growth and population turnover.

The cost of housing in a region may change due to changes in the supply of and demand for housing in the region. For example, average prices may rise because new housing is built in a region which is of a higher quality than older, existing housing, or because the area has become more attractive and people are willing to pay more to live there. In regions where house prices and mortgage repayments are increasing, repayments for new mortgages will be larger than repayments for older mortgages, so the age of mortgages can affect the median mortgage cost in a region.

The age of mortgages in a region is also related to the age and stage of life of the householders. Population change can mean there are more young people in a region who are likely to have newer mortgages.

The LGAs with the fastest growth in median mortgage repayments between 2006 and 2011 are shown in the following table. Eight of these LGAs are located in Western Australia, and there is one each in the Northern Territory and Queensland.

### FASTEST GROWTH IN MEDIAN MONTHLY MORTGAGE REPAYMENTS(a), by Local Government Area(b), 2006 and 2011

Local Government Area	State/Territory	Median Mortgage Repayment		Change	
		2006 (\$/month)	2011 (\$/month)	(\$)	(%)
Ashburton	WA	252	954	702	278.6
Port Hedland	WA	1 083	2 600	1 517	140.1
Victoria-Daly	NT	370	834	464	125.4
Derby-West Kimberley	WA	900	1 842	942	104.7
Beverley	WA	650	1 300	650	100.0
Blackall Tambo	Qld.	499	953	454	91.0
Boddington	WA	1 083	2 043	960	88.6
Roebourne	WA	1 602	3 000	1 398	87.3
Coolgardie	WA	693	1 287	594	85.7
Katanning	WA	650	1 207	557	85.7

(a) Applicable to occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household. Excludes 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with a total occupied private dwelling count under 500 dwellings are excluded from this table.

Cells in this table have been randomly adjusted to avoid the release of confidential data.

Source: ABS Census of Population and Housing, 2006 and 2011.

Ashburton, in the Pilbara in Western Australia, is characterised by mining, agriculture and fishing, and tourism. Ashburton experienced the fastest growth in median monthly mortgage repayments, which increased by 278.6% from \$252 in 2006 to \$954 in 2011. However, the proportion of homes owned



with a mortgage was low, at 3.5% in 2011, and had decreased from 10.4% in 2006. Further analysis of Census data shows that between 2006 and 2011:

- the region experienced above average population growth (64.5%) and high population turnover (including people arriving and departing);
- the number of occupied private dwellings increased from 1,776 to 1,937 (161 homes or 9.1%);
- the number of homes owned outright nearly doubled from 84 to 165 (81 homes or 96.4%), as some residents paid off their mortgages; and
- the number of homes being rented increased from 1,437 to 1,625 (188 homes or 13.1%).

In Western Australia, Derby-West Kimberley, Boddington and Roebourne also experienced high population growth and population turnover during the period. For an analysis of population growth and turnover rates in LGAs across Australia, see Perspectives on Regional Australia: Population Growth and Turnover in Local Government Areas (LGAs), 2006-2011 (cat. no. 1380.0.55.007).

## **HOMES OWNED WITH A MORTGAGE: STATE AND TERRITORY MAPS BY LGA**

Across every State and the Northern Territory, the fastest growth in mortgage repayments were in LGAs outside the capital city areas. While these areas had lower overall mortgage repayments compared to the capital cities, they showed the most significant change over time.

New South Wales and the Australian Capital Territory  
Victoria  
Queensland  
South Australia  
Western Australia  
Tasmania  
Northern Territory

## **CONCLUSION**

This article examines the proportion of homes owned with a mortgage and the associated cost of mortgage repayments. Housing costs, which include mortgage repayments, are often the largest regular expense to be met by households and it is important for planners in LGAs to understand the costs of mortgages in their local area.

In 2011, the proportion of dwellings owned with a mortgage was highest in the Australian Capital Territory and Western Australia, 38.9% and 37.8% respectively and lowest in the Northern Territory (30.6%). The LGA in Australia with the highest proportion of homes owned with a mortgage was Serpentine-Jarrahdale, in Western Australia, with 55.3%.

The LGA with the highest median monthly mortgage repayment was Woollahra in New South Wales at \$3,250. The fastest growth in mortgage repayments was reported in the LGA of Ashburton, in Western Australia, which increased by 278.6% from \$252 in 2006 to \$954 in 2011. Across every State and the Northern Territory, the fastest growth in mortgage repayments were in LGAs outside the capital city areas. While these areas had lower overall mortgage repayments compared to the capital cities, they showed the most significant change over time.

The third article in this series explores housing rental rates across Australia, the states and territories, and LGAs and includes an analysis of median weekly rental payments.

## **DATA SOURCES AND DEFINITIONS**

Data in this article were drawn from the Censuses of Population and Housing, conducted in August 2006 and August 2011. For more information see ABS Census Dictionary (cat. no. 2901.0).

The Census provides a snapshot of housing tenure in Australia on Census Night. For more

information see Fact Sheet: Housing Tenure in the Census.

Mortgage payments over time, using Census data, have not been adjusted to take into account the changes to the cost of living. For more information see Fact Sheet: Mortgage and Rent Payments.

Income data collected from the Census has some limitations. For more information see Fact Sheet: Income Data in the Census.

Analysis in this article is based on private dwellings which were occupied on Census Night. This analysis excludes households not classifiable by household type (Visitor only and Other non-classifiable households).

This article analyses data for Local Government Areas (LGAs) and excludes Unincorporated areas. The Australia Capital Territory (ACT) is included in state and territory analysis, but not in regional analysis as there are no LGAs in the ACT. This article also categorises LGAs into Greater Capital City Statistical Areas (GCCSAs). While most LGA boundaries fit within a Greater Capital City or Rest of State /Territory boundary, some LGAs intersect GCCSA boundaries. These LGAs have been categorised as either Greater Capital City or Rest of State based on where the majority of their area lies.

The proportion of homes **owned with a mortgage** is defined as the number of occupied private dwellings, owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings.

The proportion of homes **owned outright** is defined as the number of occupied private dwellings, owned outright by a member of the household, expressed as a proportion of total occupied private dwellings.

Total occupied private dwellings include dwellings with tenure type 'not stated'. Across Australia, this represents approximately 2.5% of all dwellings. This should be taken into account when interpreting Census output.

An Aboriginal and Torres Strait Islander Household is defined as one where at least one usually resident person present on Census Night was identified as an Aboriginal and/or Torres Strait Islander person.

The median is the value that divides a set of data exactly in half. It is the middle value when the values in a set of data are arranged in order. If there is no middle value (i.e. there are an even number of values) then the median is calculated by determining the mean of the two middle values. Thus: median = the middle value of a set of data.

## ENDNOTES

1. Australian Bureau of Statistics, 2013, *Housing Occupancy and Costs, 2011-12*, cat. no. 4130.0, ABS, Canberra.
2. Government of South Australia, 2010, *The 30-Year Plan for Greater Adelaide*, A volume of the South Australian Planning Strategy, 2010, Adelaide, p73.
3. Australian Bureau of Statistics, 2013, *Housing Occupancy and Costs, 2011-12*, cat. no. 4130.0, ABS, Canberra.

## New South Wales and Australian Capital Territory

### NEW SOUTH WALES AND AUSTRALIAN CAPITAL TERRITORY

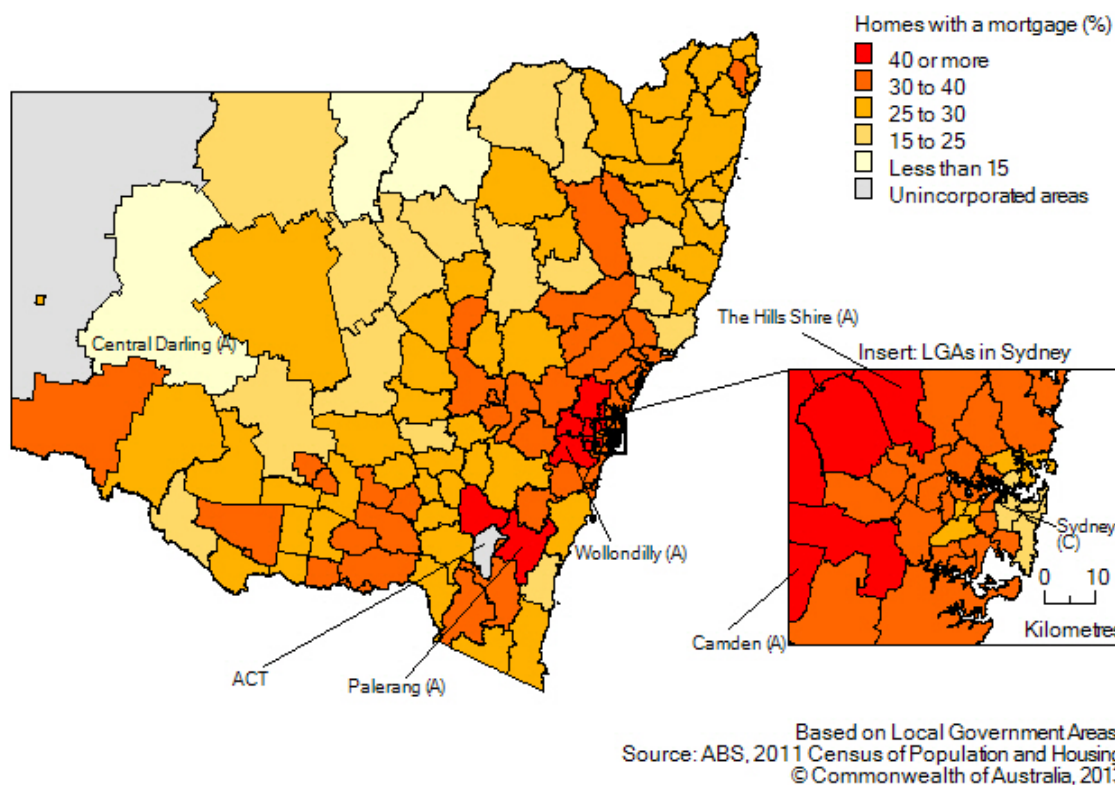
#### Homes owned with a mortgage

- In 2011, the proportion of homes owned with a mortgage in New South Wales was 33.4% and in

the Australian Capital Territory 38.9%, compared with 34.9% for Australia.

- The Local Government Area (LGA) with the highest proportion of homes owned with a mortgage in New South Wales was Camden with 52.7%. Other LGAs with proportions of 45% or more were Wollondilly (49.6%), the Hills Shire (46.4%), and Palarang (45.8%).
- The map highlights two clusters of regions with high proportions of homes owned with a mortgage; the regions north-east of the Australian Capital Territory and west of Sydney.
- The only LGA in the state with a proportion of homes owned with a mortgage less than 10% was Central Darling (9.6%) in the west of the state.
- In the inner city LGA of Sydney, 23.2% of homes were owned with a mortgage by the residents on Census Night.

#### HOMES OWNED WITH A MORTGAGE(a), by Local Government Area, New South Wales, 2011



(a) The number of occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

#### Median monthly mortgage repayments over time

- In New South Wales, the LGA with the fastest growth in median monthly mortgage repayments between 2006 and 2011 was Hay (66.6%), located in the south-west of the state.
- The LGAs with the fastest growth in mortgage costs in Greater Sydney were Pittwater (38.4%) and Gosford (28.5%), located in the north of Greater Sydney.
- The LGAs with the fastest growth in mortgage costs in the rest of New South Wales are mainly located in inland areas in the north and west of New South Wales.
- The median monthly mortgage repayment in the Australian Capital Territory increased by 44.5% to \$2,167 in 2011 from \$1,500 in 2006.

#### FASTEST GROWTH IN MEDIAN MONTHLY MORTGAGE REPAYMENTS(a), by Local Government Area(b), New South Wales, 2006 and 2011

Local Government Area	Median Mortgage Repayment		Change	
	2006 (\$/month)	2011 (\$/month)	(\$)	(%)

<b>Greater Sydney</b>				
Pittwater	2 167	3 000	833	38.4
Gosford	1 517	1 950	433	28.5
Botany Bay	1 950	2 500	550	28.2
Penrith	1 560	1 985	425	27.2
Marrickville	1 950	2 477	527	27.0
<b>Rest of New South Wales</b>				
Hay	650	1 083	433	66.6
Gunnedah	867	1 300	433	49.9
Broken Hill	650	953	303	46.6
Brewarrina	400	585	185	46.3
Coolamon	823	1 200	377	45.8

(a) Applicable to occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household. Excludes 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with a total occupied private dwelling count under 500 dwellings in 2011 are excluded from this table.

Cells in this table have been randomly adjusted to avoid the release of confidential data.

Source: ABS Census of Population and Housing, 2006 and 2011.

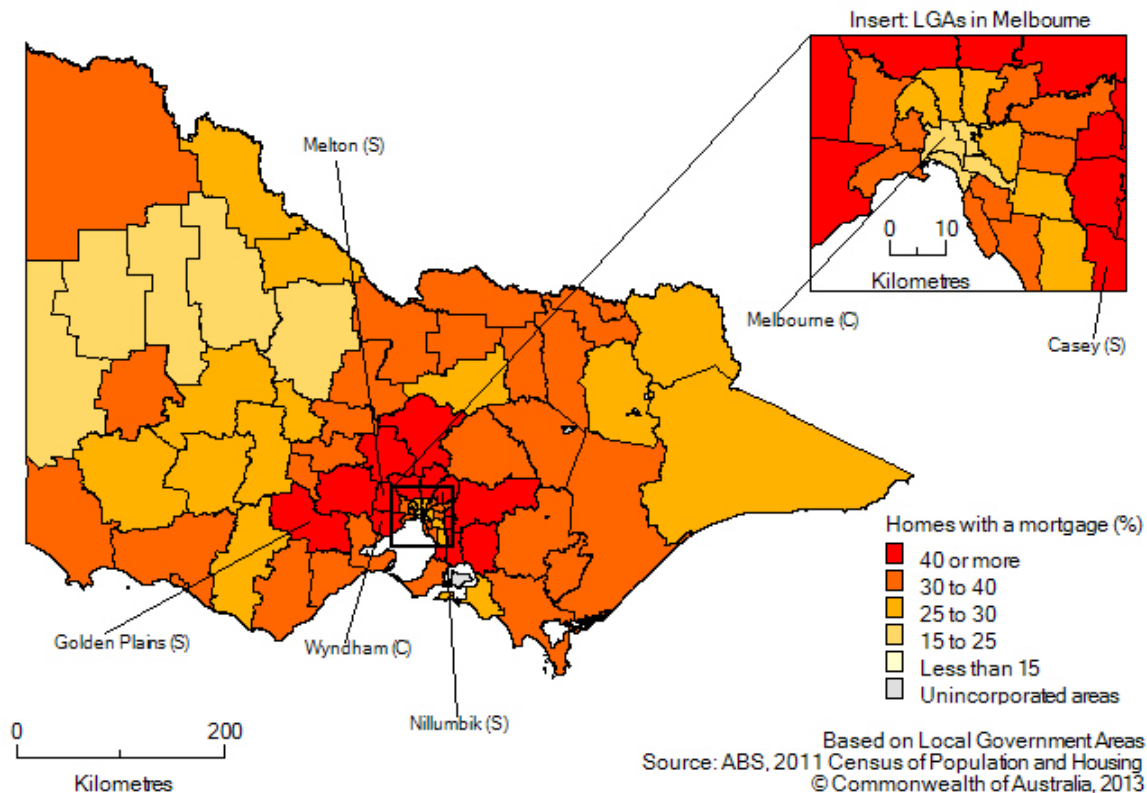
## Victoria

### VICTORIA

#### Homes owned with a mortgage

- In 2011, the proportion of homes owned with a mortgage in Victoria was 35.9%, compared with 34.9% for Australia.
- The Local Government Area (LGA) with the highest proportion of homes owned with a mortgage in Victoria was Melton with 55.0%.
- Other LGAs with proportions of 50% or more were Casey (53.1%), Golden Plains (51.0%), Wyndham (50.5%), and Nillumbik (50.0%).
- LGAs with high proportions of homes owned with a mortgage were located in the outer areas and on the fringe of Melbourne.
- There were two LGAs in the state where the proportion of homes owned with a mortgage was less than 20%: Queenscliffe and Melbourne (18.9% and 19.0% respectively).

#### HOMES OWNED WITH A MORTGAGE(a), by Local Government Area, Victoria, 2011



(a) The number of occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

### Median monthly mortgage repayments over time

- In Victoria, the LGA with the fastest growth in median monthly mortgage repayments between 2006 and 2011 was East Gippsland (49.5%), located in the far east of the state.
- The LGAs with the fastest growth in mortgage costs in Greater Melbourne were Moreland (44.3%) and Whittlesea (44.2%), located in the north of the city.
- Other than East Gippsland, the LGAs with the fastest growth in mortgage costs in the rest of Victoria were mainly coastal areas near Geelong and areas west of Melbourne.

### FASTEST GROWTH IN MEDIAN MONTHLY MORTGAGE REPAYMENTS(a), by Local Government Area(b), Victoria, 2006 and 2011

Local Government Area	Median Mortgage Repayment		Change	
	2006 (\$/month)	2011 (\$/month)	(\$)	(%)
<b>Greater Melbourne</b>				
Moreland	1 351	1 950	599	44.3
Whittlesea	1 300	1 875	575	44.2
Macedon Ranges	1 213	1 733	520	42.9
Banyule	1 350	1 900	550	40.7
Greater Dandenong	1 083	1 517	434	40.1
<b>Rest of Victoria</b>				
East Gippsland	867	1 296	429	49.5
Surf Coast	1 218	1 800	582	47.8
Moyne	886	1 300	414	46.7
Queenscliffe	1 029	1 500	471	45.8
Pyrenees	691	999	308	44.6

(a) Applicable to occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household. Excludes 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with a total occupied private dwelling count under 500 dwellings in 2011 are excluded from this table. Cells in this table have been randomly adjusted to avoid the release of confidential data.

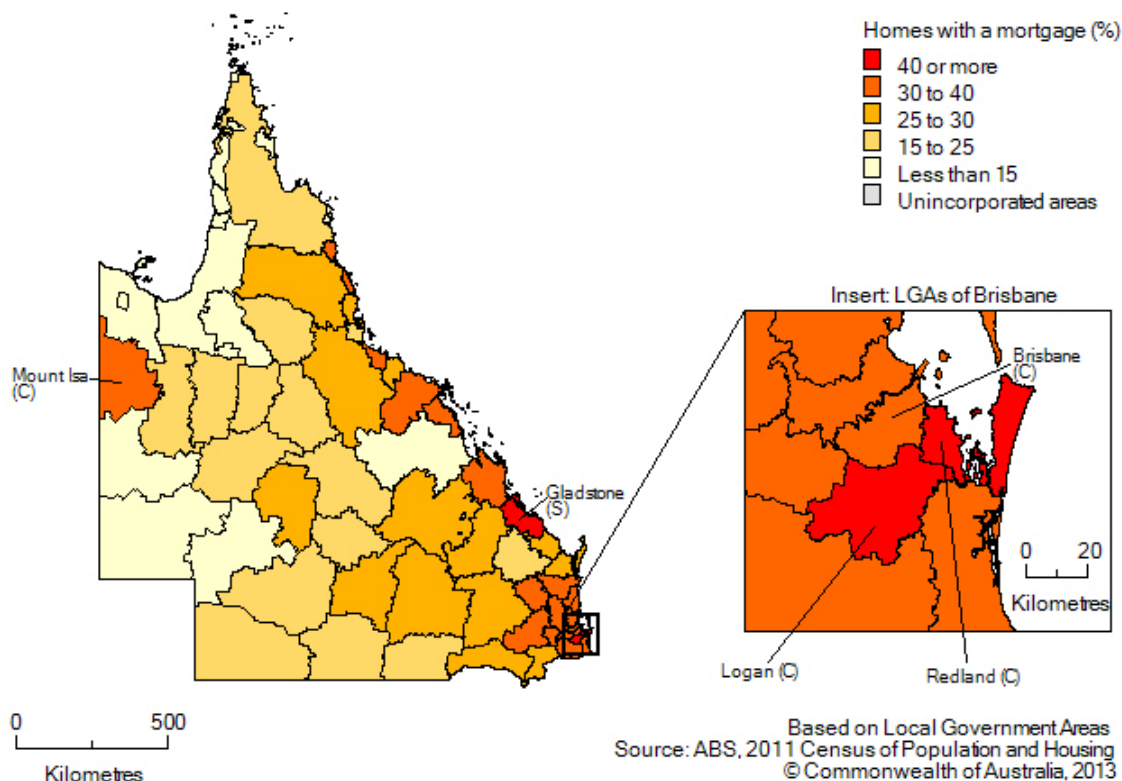
# Queensland

## QUEENSLAND

### Homes owned with a mortgage

- In 2011, the proportion of homes owned with a mortgage in Queensland was 34.5%, compared with 34.9% for Australia.
- Queensland had three Local Government Areas (LGA) with proportions of homes owned with a mortgage of 40% or more; Logan (42.8%), Redland (40.5%), and Gladstone (40.0%). Logan and Redland are located in the east of the state, near Brisbane. Gladstone is located north of Brisbane along the coast.
- In many LGAs in Queensland, around one-third of the homes were owned with a mortgage and these LGAs were generally located along the coastline and clustered around Brisbane.
- The LGAs with the lowest proportions of homes owned with a mortgage were located in the remote areas of Queensland. The exception to this pattern was the long established mining LGA of Mount Isa.

### HOMES OWNED WITH A MORTGAGE(a), by Local Government Area, Queensland, 2011



(a) The number of occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

### Median monthly mortgage repayments over time

- In Queensland, the LGA with the fastest growth in median monthly mortgage repayments between 2006 and 2011 was Blackall Tambo, located outside the capital city of Brisbane, with an increase of 91.0%.
- The fastest growth in median monthly mortgage repayments in Greater Brisbane was in the LGA

of Ipswich, with an increase of 56.8%.

- The LGAs with the fastest growth in mortgage costs in Greater Brisbane were mainly located in the western and northern areas of Brisbane.
- The LGAs with the fastest growth in mortgage costs in the rest of Queensland were mainly located in inland regions in the western and northern parts of the state. Many of these areas have mining as a main industry, such as Mount Isa and Isaac.

#### **FASTEST GROWTH IN MEDIAN MONTHLY MORTGAGE REPAYMENTS(a), by Local Government Area(b), Queensland, 2006 and 2011**

Local Government Area	Median Mortgage Repayment		Change	
	2006 (\$/month)	2011 (\$/month)	(\$)	(%)
<b>Greater Brisbane</b>				
Ipswich	1 105	1 733	628	56.8
Lockyer Valley	997	1 517	520	52.2
Somerset	997	1 500	503	50.5
Logan	1 213	1 800	587	48.4
Moreton Bay	1 300	1 928	628	48.3
<b>Rest of Queensland</b>				
Blackall Tambo	499	953	454	91.0
Mount Isa	1 083	2 000	917	84.7
Winton	500	921	421	84.2
Cloncurry	837	1 500	663	79.2
Isaac	1 148	1 950	802	69.9

(a) Applicable to occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household. Excludes 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with a total occupied private dwelling count under 500 dwellings in 2011 are excluded from this table.

Cells in this table have been randomly adjusted to avoid the release of confidential data.

Source: ABS Census of Population and Housing, 2006 and 2011.

## **South Australia**

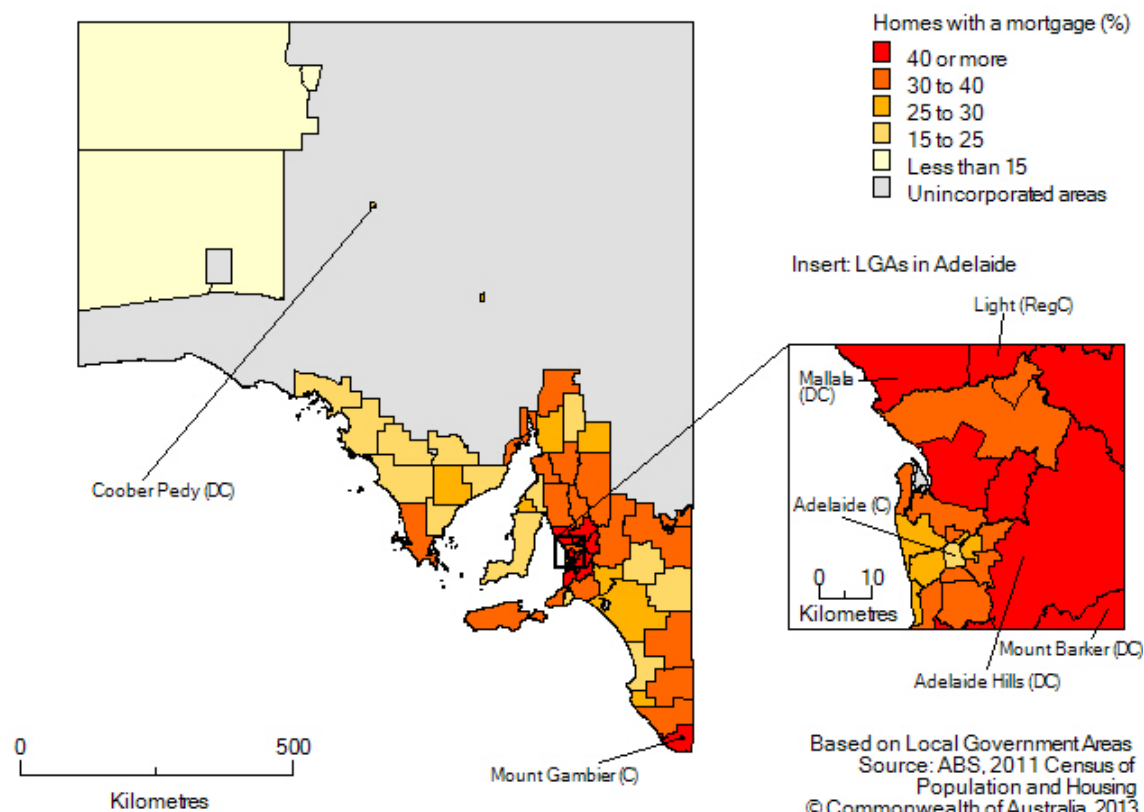
### **SOUTH AUSTRALIA**

#### **Homes owned with a mortgage**

- In 2011, the proportion of homes owned with a mortgage in South Australia was 35.3%, compared with 34.9% for Australia.
- The Local Government Area (LGA) with the highest proportion of homes owned with a mortgage was Mallala with 54.4%. Other LGAs with high proportions of 45% or more were Light (50.8%), Adelaide Hills (46.3%), and Mount Barker (45.8%).
- The LGAs with high proportions of homes owned with a mortgage were located on the fringe or outer areas of the major cities of Adelaide and Mount Gambier.
- Coober Pedy and the inner city LGA of Adelaide were among the areas with the lowest proportions of homes owned with a mortgage, with 17.9% and 17.1% respectively.

#### **HOMES OWNED WITH A MORTGAGE(a), by Local Government Area, South Australia, 2011**





(a) The number of occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

### Median monthly mortgage repayments over time

- In South Australia, the LGA with the fastest growth in median monthly mortgage repayments between 2006 and 2011 was Roxby Downs in the far north of the state, with an increase of 78.7%.
- The LGA with the fastest growth in mortgage costs in Greater Adelaide was Charles Sturt, in the west of the city, which rose by 53.6%.
- The LGAs with the fastest growth in mortgage costs for the rest of South Australia were mainly located the north-west of the state. Also Southern Mallee, south-east of the state.

### FASTEST GROWTH IN MEDIAN MONTHLY MORTGAGE REPAYMENTS(a), by Local Government Area(b), South Australia, 2006 and 2011

Local Government Area	Median Mortgage Repayment		Change	
	2006 (\$/month)	2011 (\$/month)	(\$)	(%)
<b>Greater Adelaide</b>				
Charles Sturt	1 100	1 690	590	53.6
Playford	867	1 300	433	49.9
Campbelltown	1 083	1 600	517	47.7
Port Adelaide Enfield	1 083	1 599	516	47.6
Onkaparinga	1 000	1 473	473	47.3
<b>Rest of South Australia</b>				
Roxby Downs	1 300	2 323	1 023	78.7
Whyalla	737	1 300	563	76.4
Port Augusta	693	1 200	507	73.2
Mount Remarkable	542	921	379	69.9
Southern Mallee	477	780	303	63.5

(a) Applicable to occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household. Excludes 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with a total occupied private dwelling count under 500 dwellings in 2011 are excluded from this table. Cells in this table have been randomly adjusted to avoid the release of confidential data.  
Source: ABS Census of Population and Housing, 2006 and 2011.

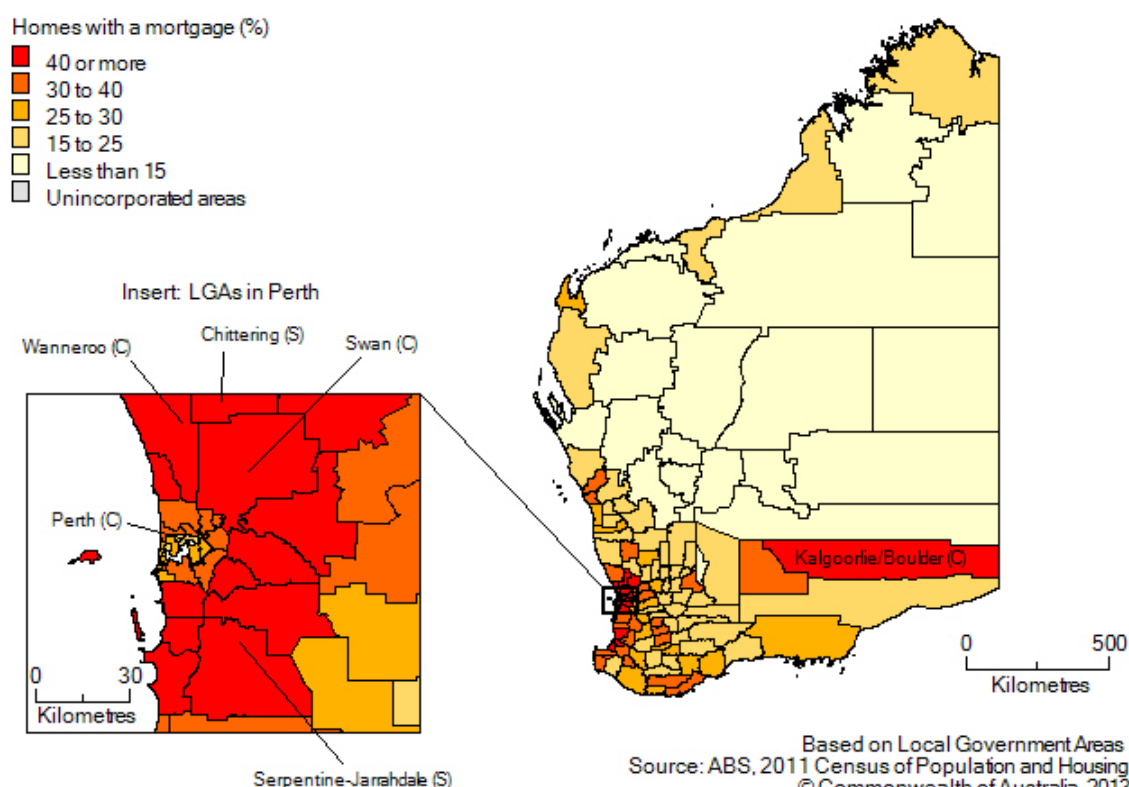
## Western Australia

### WESTERN AUSTRALIA

#### Homes owned with a mortgage

- In 2011, the proportion of homes owned with a mortgage in Western Australia was 37.8%, compared with 34.9% for Australia.
- The Local Government Area (LGA) with the highest proportion of homes owned with a mortgage in Western Australia was Serpentine-Jarrahdale with 55.3%. Other LGAs with high proportions of 50% or more were Wanneroo (53.6%), Chittering (50.2%), and Swan (50.1%).
- LGAs with high proportions of homes owned with a mortgage were located on the fringe or outer areas of the major cities of Perth and Bunbury.
- The LGAs with the lowest proportions of homes owned with a mortgage were located in the north-eastern remote areas of the state.
- In Kalgoorlie/Boulder, over 40% of the homes in the region were owned with a mortgage (41.7%).

#### HOMES OWNED WITH A MORTGAGE(a), by Local Government Area, Western Australia, 2011



(a) The number of occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

#### Median monthly mortgage repayments over time

- Between 2006 and 2011, the LGA with the fastest growth in median monthly mortgage repayments in Australia was Ashburton, which encompasses Onslow, in the north west of Western Australia, with an increase of 278.6%.

- The LGA with the fastest growth in median monthly mortgage repayments between 2006 and 2011 in Greater Perth was Armadale, which rose by 77.9%.
- The LGAs with the fastest growth in mortgage costs in Greater Perth were mainly located in the south and east of the city.
- The LGAs with the fastest growth in mortgage costs in the rest of Western Australia were mainly located in the north of the state, in and around the Pilbara region and south of Perth in the Wheatbelt and Peel regions.

**FASTEST GROWTH IN MEDIAN MONTHLY MORTGAGE REPAYMENTS(a), by Local Government Area(b), Western Australia, 2006 and 2011**

Local Government Area	Median Mortgage Repayment			Change
	2006 (\$/month)	2011 (\$/month)	(\$)	(%)
<b>Greater Perth</b>				
Armadale	1 040	1 850	810	77.9
Bassendean	1 096	1 842	746	68.1
Murray	1 170	1 950	780	66.7
Belmont	1 200	2 000	800	66.7
Kwinana	1 083	1 800	717	66.2
<b>Rest of Western Australia</b>				
Ashburton	252	954	702	278.6
Port Hedland	1 083	2 600	1 517	140.1
Derby-West Kimberley	900	1 842	942	104.7
Beverley	650	1 300	650	100.0
Boddington	1 083	2 043	960	88.6

(a) Applicable to occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household. Excludes 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with a total occupied private dwelling count under 500 dwellings in 2011 are excluded from this table.

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Source: ABS Census of Population and Housing, 2006 and 2011.

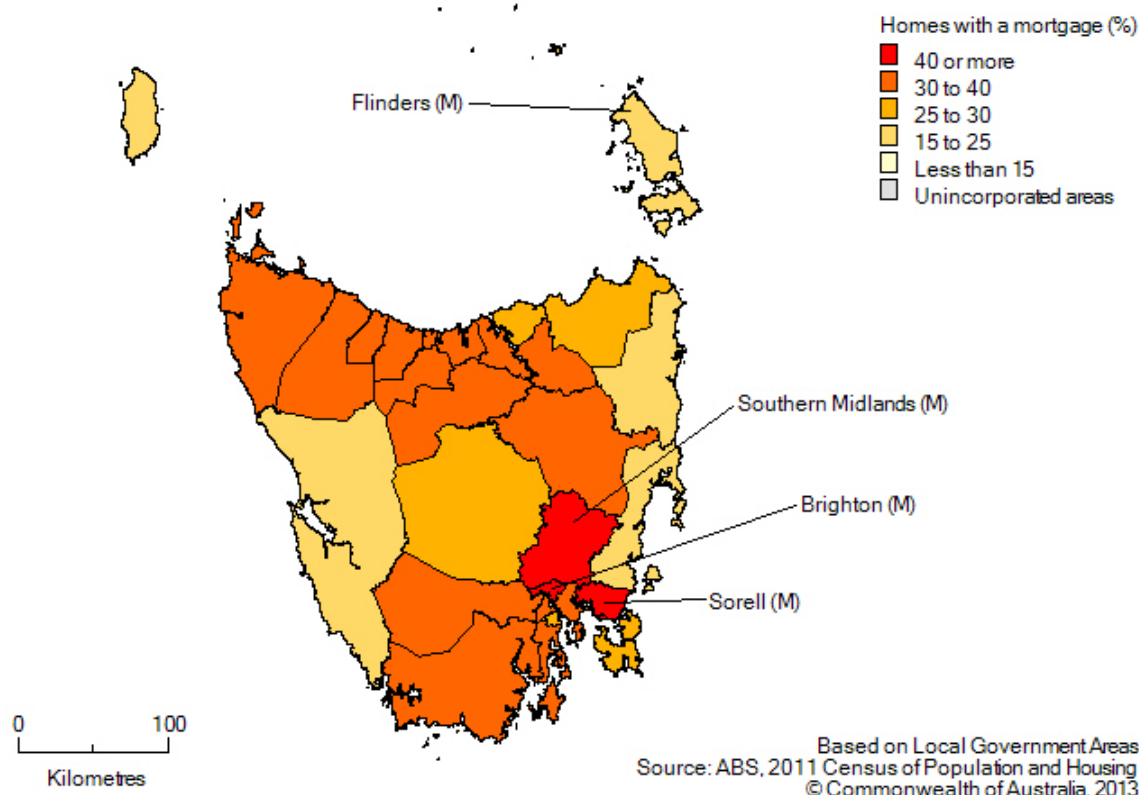
## Tasmania

### TASMANIA

#### Homes owned with a mortgage

- In 2011, the proportion of homes owned with a mortgage in Tasmania was 34.2%, compared with 34.9% for Australia.
- The Local Government Area (LGA) with the highest proportion of homes owned with a mortgage in Tasmania was Sorell with 45.3%. Other LGAs with proportions of 40% or more were Brighton (42.9%) and Southern Midlands (41.5%). These three LGAs are all located north-east of Hobart.
- In more than half of Tasmanian LGAs (18 out of 29) the proportion of homes owned with a mortgage was between 30 and 40%.
- The LGA in Tasmania with the lowest proportion of homes owned with a mortgage was Flinders (21.1%). This LGA incorporates the islands north-east of Tasmania.

#### HOMES OWNED WITH A MORTGAGE(a), by Local Government Area, Tasmania, 2011



(a) The number of occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

### Median monthly mortgage repayments over time

- In Tasmania, the LGA with the fastest growth in median monthly mortgage repayments between 2006 and 2011 was George Town (71.4%), located in the north-east of the state.
- The LGAs with the fastest growth in mortgage costs in Greater Hobart were Derwent Valley, in the south, and Clarence, in the east, both with 53.8%.
- The LGAs with the fastest growth in mortgage costs in the rest of Tasmania were mainly located in the north and north west of the state, particularly around Devonport and Launceston.

### FASTEST GROWTH IN MEDIAN MONTHLY MORTGAGE REPAYMENTS(a), by Local Government Area(b), Tasmania, 2006 and 2011

Local Government Area	Median Mortgage Repayment		Change	
	2006 (\$/month)	2011 (\$/month)	(\$)	(%)
<b>Greater Hobart</b>				
Derwent Valley	780	1 200	420	53.8
Clarence	975	1 500	525	53.8
Glenorchy	867	1 322	455	52.5
Hobart	1 137	1 700	563	49.5
Sorell	867	1 275	408	47.1
<b>Rest of Tasmania</b>				
George Town	700	1 200	500	71.4
Southern Midlands	693	1 183	490	70.7
Kentish	719	1 127	408	56.7
Huon Valley	780	1 200	420	53.8
Waratah/Wynyard	780	1 192	412	52.8

(a) Applicable to occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household. Excludes 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with a total occupied private dwelling count under 500 dwellings in 2011 are excluded from this table.  
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Source: ABS Census of Population and Housing, 2006 and 2011.

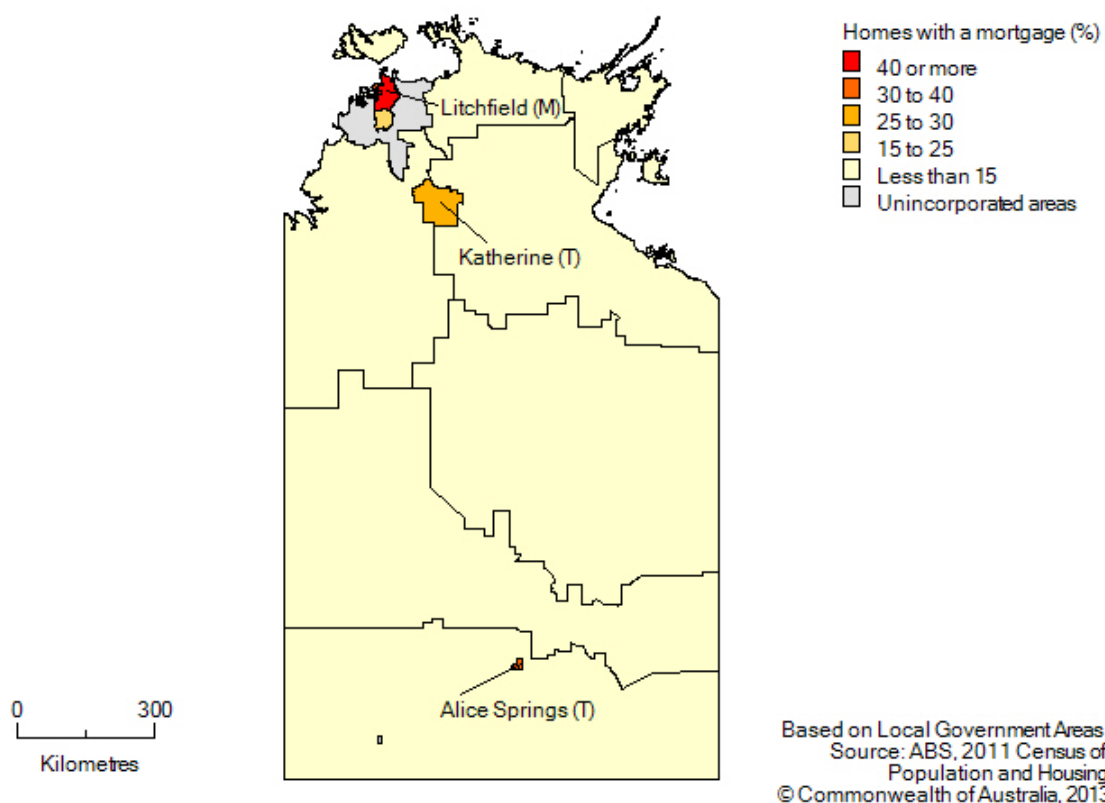
## Northern Territory

### NORTHERN TERRITORY

#### Homes owned with a mortgage

- In 2011, 30.6% of homes were owned with a mortgage in the Northern Territory, compared with 34.9% for Australia.
- The Local Government Area (LGA) with the highest proportion of homes owned with a mortgage in the Northern Territory was Litchfield (50.1%), while LGAs located in remote areas had the lowest proportions.
- The proportions of homes owned with a mortgage in Darwin and Palmerston were 31.7% and 42.2% respectively. Alice Springs and Katherine had proportions of 37.2% and 26.5% respectively.

#### HOMES OWNED WITH A MORTGAGE(a), by Local Government Area, Northern Territory, 2011



(a) The number of occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household, expressed as a proportion of total occupied private dwellings. Excludes 'Visitor only' and 'Other non-classifiable' households.

#### Median monthly mortgage repayments over time

- In the Northern Territory, the LGA with the fastest growth in median monthly mortgage repayments between 2006 and 2011 was Victoria-Daly (125.4%), located in the north-west of the territory.
- The LGAs in Greater Darwin with the fastest growth in mortgage costs were Palmerston and

Litchfield, both with 66.7%.

**FASTEST GROWTH IN MEDIAN MONTHLY MORTGAGE REPAYMENTS(a), by Local Government Area(b), Northern Territory, 2006 and 2011**

Local Government Area	Median Mortgage Repayment		Change	
	2006 (\$/month)	2011 (\$/month)	(\$)	(%)
<b>Greater Darwin</b>				
Palmerston	1 300	2 167	867	66.7
Litchfield	1 300	2 167	867	66.7
Darwin	1 326	2 167	841	63.4
<b>Rest of the Northern Territory</b>				
Victoria-Daly	370	834	464	125.4
Katherine	1 083	1 733	650	60.0
Alice Springs	1 300	1 950	650	50.0
Barkly	650	922	272	41.8
MacDonnell	1 500	1 625	125	8.3

(a) Applicable to occupied private dwellings which were owned with a mortgage or being purchased under a rent/buy scheme by a member of the household. Excludes 'Visitor only' and 'Other non-classifiable' households.

(b) LGAs with a total occupied private dwelling count under 500 dwellings in 2011 are excluded from this table.

Cells in this table have been randomly adjusted to avoid the release of confidential data.

Source: ABS Census of Population and Housing, 2006 and 2011.

## About this Release

This article examines the proportions of homes owned with a mortgage across Australia, in the states and territories, and in Local Government Areas (LGAs), using data from the 2006 and 2011 Censuses of Population and Housing. It will also include an analysis of median monthly mortgage repayments.

Data for LGAs are available on the downloads tab.

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